

# Work / Life

## NAVIGATOR

### FREEING OURSELVES FROM THE DOWNWARD SPIRALS OF LIFE

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Some people call them vicious circles or cycles. I prefer to think of them as downward spirals of life: those periods in which we can all become trapped, like the whirlpool of water as it drains from the tub. If we're not careful and mindful, these downward spirals can suck the life right out of us. Here are a few simple and effective steps you can use to free yourself from such life-sucking periods.

**1. Notice the spiral you're in.** As is so often true, awareness is the first step to intervention. Much of the power of a downward spiral comes from our continuing to be unaware of the direction of our lives. Like a whirlpool, a downward spiral's power picks up strength and speed the longer we're in it; so it follows that the sooner we become aware that we are trapped in a downward spiral, the easier it will be to change the direction of our lives. It's often helpful to remember that a downward spiral reversed becomes a spiral of fulfillment.

**2. Allow yourself to be fully present in your life.** When you first notice you're in a downward spiral, the tendency is to quickly retreat in an effort to free yourself. This initial reaction is often based in fear and may only exacerbate the spiral. Instead, take time to notice what is happening from a detached position. Witness your life by stepping outside it for a while. One simple way to do this is to imagine that you are in a movie theater reviewing the *Story of My Life* movie. Watch and observe.

**3. Consciously release the thoughts and emotions.** As you begin to "dismantle" the downward spiral, be sure you release the disempowering thoughts and emotions. You might envision a large, bottomless trash can into which you toss each thought and each emotion attached to the negative spiral, or you can write it all down and then burn the paper, thus releasing the hold negative thoughts and emotions have on you.

**4. Resist the temptation to indulge.** Don't get sucked into the drama of the movie. There's no point in watching the movie over and over. This will only suck you further down the spiral. Observe and move on.

**5. Commit to changing directions.** Make a conscious choice to change the direction of your spiral. You may write down your choice as a declaration or share it with a friend, loved one, or coach.

**6. Know the makeup of a downward spiral.** Knowing the basic elements of a downward spiral will make it easier to change its direction. Downward spirals are composed of "molecules of meaning" that can be further broken down into fear and lack-based thoughts and emotions. These include such things as doubt, worry, "shoulds," jealousy, anger, fear, and frustration. All of these come together to affect who you think you are (loser, failure, unlovable, and so on), which then determines the actions you take, what

you say to yourself, and the way in which you measure your life.

**7. Use the law of attraction to change the spiral's direction.** The law of attraction states that "like attracts like." So just as fear and lack-based thoughts will attract more similar thoughts, the same is true of love and abundance-based thoughts. Change your thoughts and your emotions and you change the direction of the downward spiral.

**8. Practice patience and persistence.** Remember that you didn't get into the downward spiral overnight, so don't expect changing direction to take place in an instant. Just as it takes time to stop a car and put it into reverse, it will take time before you'll see the evidence that your downward spiral has become a spiral of fulfillment. In the meantime, continue to affirm and trust that it is so.

**9. Begin to gather evidence for the turnaround.** As you continue the turnaround process, begin to look for physical evidence that the process is working. Start with the mindset that the evidence is there already and your job is to find it like a detector, rather than wondering whether there is any or not.

**10. Debrief, declare the accomplishment, and celebrate.** At some point, you will know beyond the shadow of a doubt that the turnaround is complete.

Before moving on, take a few minutes to acknowledge what you've learned from the experience, declare to yourself the accomplishment, and celebrate it. You've made major progress along your purposeful path.

(Source: W. Bradford Swift, life purpose coach and author, <http://www.lifeonpurpose.com>)

## WEB SITE PICKS

<http://www.getnetwise.org/>

GetNetWise is a public service site featuring resources individuals can use to make informed decisions about their and their family's use of the Internet. Topics include keeping children safe online, stopping unwanted e-mail and spam, protecting your computer from hackers and viruses, and keeping your personal information private.

## INSPIRATION

### Forget the Duck!

Richard Hoefler, in his book *Will Daylight Come?*, tells about two young children visiting their grandparents for the summer. Johnny was given his first slingshot. He practiced shooting in the woods, but he missed everything at which he aimed.

As he returned to Grandma's backyard, however, he spied her pet duck. It wasn't the only duck she kept, but it was her favorite. On an impulse he took aim and let the stone fly. This time he didn't miss. His stone struck and killed the duck.

The boy panicked. He hadn't meant to hurt the bird—he had been sure he'd miss! But he had killed it. His panic grew to desperation and he hid the duck in the woodpile, only to look up and see his sister. Sally had seen it all, but she said nothing to her grandparents.

After lunch that day, Grandma said, "Sally, let's wash the dishes." Sally said, "Johnny told me he wanted to help in the kitchen today. Didn't you, Johnny?" She whispered to him, "Remember the duck." So Johnny did the dishes.

Later Grandpa asked if the children wanted to go fishing. Grandma said, "I'm sorry, but I need Sally to help make supper." Sally smiled and said, "That's all taken care of; Johnny wants to do it." Again she whispered, "Remember the duck." Johnny stayed while Sally went fishing.

Johnny did both his chores and Sally's for several days and finally could stand it no longer. He confessed to Grandma that he'd killed the duck.

She said, "I know, Johnny." She gave him a big hug and added, "I was standing at the window and saw the whole thing. But because I love you, I forgave you. I just wondered how long you would let Sally make a slave of you."

His grandmother was more ready to forgive him than he was to ask for forgiveness. The arms of many people are open wide, waiting for us to experience a warm embrace of acceptance. But a disturbing inner voice often whispers, "Remember the duck. Remember the duck." Some people live their whole lives enslaved by that voice that says, "Remember the duck." They never let themselves be forgiven!

They don't know the meaning of deep peace. They are seldom free of guilt and feel as if happiness only comes to others more deserving.

What does it matter if the whole world were to love us, and accept us in spite of our failings, if we persist in feeling badly? Are you sick of feeling sick about the mistakes of your past?

Maybe it's time to forget the duck! After you've done all you can to rectify the past, then it's time to put it down. Forget the duck! After all . . . you, too, deserve to be happy.

(Source: Steve Goodier, speaker, consultant, author, <http://www.lifesupportsystem.com/>)

Evaluation of today's most dominant thoughts determines one's tomorrow, for tomorrow becomes your today when tomorrow comes.

— Author Unknown

## HUMOR

### Paronomasia (A Play on Words)

1. Two vultures board an airplane, each carrying two dead raccoons. The stewardess looks at them and says, "I'm sorry, gentlemen, only one carrion allowed per passenger."

2. Two boll weevils grew up in South Carolina. One went to Hollywood and became a famous actor. The other stayed behind in the cotton fields and never amounted to much. The second one, naturally, became known as the lesser of two weevils.

3. Two Eskimos sitting in a kayak were chilly, but when they lit a fire in the craft, it sank, proving once again that you can't have your kayak and heat it, too.

4. A three-legged dog walks into a saloon in the Old West. He slides up to the bar and announces, "I'm looking for the man who shot my paw."

5. Did you hear about the Buddhist who refused Novocain during a root canal? He wanted to transcend dental medication.

6. A group of chess enthusiasts checked into a hotel and were standing in the lobby discussing their recent tournament victories. After about an hour, the manager came out of the office and asked them to disperse. "But why?" they asked, as they moved off. "Because," he said, "I can't stand chess nuts boasting in an open foyer."

7. A woman has twins and gives them up for adoption. One of them goes to a family in Egypt and is named "Ahmal." The other goes to a family in Spain; they name him "Juan." Years later, Juan sends a picture of himself to his birth mother. Upon receiving the picture, she tells her husband that she wishes she also had a picture of Ahmal. Her husband responds, "They're twins! If you've seen Juan, you've seen Ahmal."

8. Some friars were behind on their belfry payments, so they opened up a small florist shop to raise funds. Since everyone liked to buy flowers from the men of God, a rival florist across town thought the competition was unfair. He asked the good fathers to close down, but they would not. He went back and begged the friars to close; they ignored him.

So the rival florist hired Hugh MacTaggart, the roughest and most vicious thug in town, to "persuade" them to close. Hugh beat up the friars and trashed their store, saying he'd be back if they didn't close up shop. Terrified, they did so—thereby proving that Hugh, and only Hugh, can prevent florist friars.

9. Mahatma Gandhi, as you know, walked barefoot most of the time, which produced an impressive set of calluses on his feet. He also ate very little, which made him rather frail, and with his odd diet, he suffered from bad breath. This made him . . . what?

. . . A super-callused fragile mystic hexed by halitosis.

10. And finally, there was a girl who sent 10 different puns to friends, with the hope that at least one of the puns would make them laugh. Unfortunately, no pun in 10 did.

## HEALTHY FOOD TIP

### Salsa for Health

Cilantro, a key herb found in salsa, contains a compound that kills harmful salmonella bacteria, plus additional compounds that show activity against a variety of other harmful bacteria.

The compound that fights salmonella bacteria (known as dodecenal) is found in the fresh leaves and seeds of cilantro and is also known as coriander.

The research demonstrating that the effects of cilantro in salsa protect against harmful bacteria validates the fact that popular spices can keep food from spoiling. In the laboratory, dodecenal was found to be twice as effective as the commonly used antibiotic drug to fight salmonella.

Although not potent enough to fight food poisoning unless taken in very high amounts, the compounds in cilantro show activity against a variety of harmful bacteria.

Essential oil of cilantro is particularly effective against listeria.

(Sources: *Journal of Agricultural and Food Chemistry*, May 2004; *International Journal of Food Microbiology*, 2002, 74 (1–2): 101–9. Printed in “Nutrition Hints” by Betty Kamen, Ph.D., and Michael Rosenbaum, M.D., <http://www.bettykamen.com>)

## MAKING A DIFFERENCE

### Four Cornerstones to Doing Any Personal Development Program Right

By Danish Ahmed

Before we begin, let me say that I use the term “personal development” very loosely. Anything that we are doing in life that helps us to grow personally is personal development. So, taking a new cooking class is personal development. Deciding to travel to a new country and experience the native culture is committing to personal development. Even if all we’re doing is trying out a new church, we can apply the steps listed here to help us give it everything we’ve got.

**1. Understand consistency.** What happens if we exercise like crazy for 2 months and then stop? What happens to a business that gives itself 3 months to become profitable? It doesn’t matter how good the exercise program was or how good the business idea was—the secret to success in every area of life is consistency.

So how do we know when to give up? Maybe we were committed, passionate, and flexible—all the great characteristics we know—and it still isn’t working. What do we do then? Where do we draw the line? The first thing to do is to ask ourselves, were we truly being consistent? Or were we being “discretionary”? Let’s be brutally honest with ourselves.

I do about an hour’s worth of morning rituals (meditations, visualizations, exercises) every day. I usually wake up at 6:30 a.m. in order to give myself enough time to do these rituals and start my day. One day, I had an early breakfast meeting to attend, requiring me to wake up at 4 a.m. in order to complete my rituals. One of my friends said to me, “You’re getting up at 4 a.m.? Why not make an exception since this is a unique occurrence.” I responded, “Unique occurrences seem to happen more often than we’d like to admit. If I make an exception this time, I’m training my mind to think that exceptions are okay. I want to train my mind to be consistent. And this is the first test in being consistent.” Exceptions kill consistency. Exceptions are euphemisms for excuses.

**2. Acknowledge yourself.** As important as consistency is, we won’t be perfect. We’re all human, and we’re going to fall short of our potential and some of our goals. Let’s not dwell on what we’ve missed; instead, let’s acknowledge what we’ve gained. Anthony Robbins says, “Sometimes we think we’re losing the game of life when we’re really winning, simply because we’re not keeping score.” It’s easy to lose perspective and to forget where we’ve come from. It’s important to take a step back and to acknowledge ourselves for what we have accomplished.

Take the time to acknowledge yourself. If your life is worth living, it’s worth recording. If you haven’t written in a journal in a long time, maybe the first thing to do is to list all the things you’ve done in your life. Don’t just make it like a résumé; make sure to include the lives you’ve touched over the years and the difference you have made for your family, friends, and coworkers. Think of how you’ve changed in your values, your beliefs, and your attitudes. Then, most importantly, read it back to yourself and smile.

**3. Exercise patience.** It still isn’t happening! What do we do? In our fast-paced culture, people seem to want miracles in minutes. I know I’m guilty of this sometimes. You might be thinking, “Wait a minute—what about all these programs that claim to change people over a weekend?” Well, that’s true. In fact, Tony Robbins says, “Change happens in an instant.” So what we need to do here is define what “change” is.

There’s internal change, and there’s external change. Internal change has to deal with mentality, attitude, insight, perspective, desire, motivation, values, beliefs, and so on. External change deals with the results we’re after like relationships, finances, and vitality. Internal change causes external change. Internal change happens in an instant (when

the student is ready). That’s why some people who attend life-changing seminars have their lives consequently go in a noticeably new direction. They look different; they feel different. They have a new energy and a renewed passion about life. These are examples of internal change. How about the external change? When do the attendees see tangible differences in their lifestyles? When will passive acquaintances notice the difference in these people? Sometimes the external change comes quickly. Sometimes it doesn’t. That’s life.

And when external change doesn’t come quickly, we need to exercise patience. Giving up is not the answer. Having faith and continuing to be consistent in our plans will eventually yield results.

**4. Teach what you’re learning.** Let’s talk with other people about some of the new insights, distinctions, and knowledge we’ve been learning. This helps us to conceptualize and understand information at a much deeper level. When we are articulating a concept or idea to someone else, our brains tend to believe it and apply it more effectively and more consistently. In the movie *Training Day*, we heard a phrase repeated many times: “It’s not what you know, it’s what you can prove.” This is why it’s important not only to learn, but to teach what we’ve learned to others. This ensures our ability to prove what we know.

You don’t have to be a professional speaker or an accomplished author to be able to share your experiences. The operative word in step number four is “learning,” not “learned.” Before I made my passion of personal development into my career, I had been talking to people about it for 13 years. I think that’s what helped me to apply the teachings in my own life—and that’s what helps me to apply them today. By sharing education with others, I also get valuable feedback and perspectives from a variety of people with varying personalities and opinions.

We don’t just learn from tapes and books—we automatically learn from the people with whom we associate, whether consciously or not. Remember that poor minds gossip and talk negatively about other people. Most people talk about places, events, news, and activities. Visionaries talk about concepts and ideas.

Personal development programs transform people’s lives. Sometimes progress depends on the program; sometimes it depends on the person’s ability to pick a program that is right for him or her. More often than not, it depends on the person’s commitment to understanding and following these four cor-

nerstones. Personal development programs DO transform people's lives. Personal development can transform your life, too.

(Source: Danish Ahmed, <http://www.ordinarywords.com>)

## HEALTH

### Self-Care Tips for Preventing and Managing Insect Bites

**Symptoms:** Swelling, redness, pain, dizziness, loss of breath, anxiety.

**Special notes:** Though it takes the venom of 100 bees to create a fatal dose for most adults, one bee sting may cause a fatal allergic reaction in a hypersensitive individual. In the United States, there are three to four times more deaths from bee stings than from snakebites. For these individuals, the venom causes the heart to collapse. People with known hypersensitivities should carry a kit containing antihistamine and epinephrine when they are in areas likely to hold a risk of bee stings.

If, after being stung, you are experiencing symptoms such as flushing, generalized hives, swelling around the neck or tongue, difficulty breathing, faintness, loss of consciousness, or diarrhea, immediately consult your physician or go to the emergency room, as this may indicate a severe reaction to the sting.

**Nutritional therapy:** As soon as possible, take vitamin C (5 grams) with vitamin B5 (1 gram). Continue to take 1 gram of vitamin C and 500 milligrams of B5 every hour until pain and swelling subside. Vitamin E oil can also be applied to the sting.

**Aromatherapy:** According to Jean Valnet, M.D., basil, cinnamon, garlic, lavender, lemon, onion, sage, savory, and thyme are effective applications due to their antitoxic and antivenomous properties. Lavender may be effective in treating itching from stings.

**Flower essences:** Rescue Remedy and Rescue Remedy Cream.

**Herbs:** Apply the fresh, bruised leaf or juice of plantain to the sting. Aloe gel can also be applied.

**Homeopathy:** Immediately use aconite, lachesis, *Apis mel.*, hypericum, or *Urtica urens*. For insect bites, use ledum, hypericum, or calendula. For wasp stings, use *Apis mel.* or calendula.

**Hydrotherapy:** Apply a cold compress as needed to reduce pain and swelling.

**Practical hints:** If you have a severe allergy to insect stings, you should take preventive measures when outdoors. Wear slacks, footwear, and gloves while gardening and avoid cosmetics, perfumes, and hair sprays if you are going to be outdoors.

**Topical treatment:** Apply vinegar, lemon juice, or a paste made of baking soda as soon as possible to neutralize the bite. The pulped heads and buds of marigolds (calendula) make a tincture (preserved in alcohol) that may be applied to stings and other surface injuries. The pulped, fresh marigold flower may also be applied directly to a sting and bandaged in place.

Alternatively, you can crush a charcoal tablet on a cotton ball, place it over the sting, and cover with a bandage to reduce pain and swelling. Use ice packs to relieve pain and swelling and to keep the poison from spreading. For wasp stings, apply vinegar immediately. To remove a bee stinger, try to scrape and lift it out with the dull edge of a knife or tweezers. After removing the stinger, treat the wound with a strong, cold solution of three parts baking soda and one part water. If there is no access to any of the above-listed items, mud applied to the sting will help draw out toxins as it dries.

(Source: Adapted from *Alternative Medicine: The Definitive Guide*, 2nd edition, coauthored and edited by Larry Trivieri, Jr., Celestial Arts, 2002)

Even if you're on the right track, you'll get run over if you just sit there.

— Will Rogers

## FINANCES

### Dealing with Discount Brokers

On Wall Street, full-service brokers are the traditional, long-established firms such as Merrill Lynch and Smith Barney. At such firms, you'll pay either an asset-management fee or a sales commission every time you buy or sell a security. Although commissions vary by firm and by the type of trade, you can pay up to 5 percent or more of the value of a transaction. For example, you might pay over \$250 to buy or sell \$8,000 worth of stock.

Mutual fund investors at full-service firms will pay a sales "load" at some point: when you buy, when you sell, or on an annual basis. In some cases, you'll be urged to buy a full-service firm's own mutual fund so that the firm can collect asset-management fees as well.

However, if you do your own research and make your own trading decisions, you don't

need to pay those kinds of commissions. You can use a discount broker and lower your costs.

As the expression suggests, discount brokers charge lower rates than full-service firms. The largest and best known of these, Charles Schwab, has just introduced a program called Schwab Personal Choice, which separates investors into eight different groups, depending on their asset levels and investment preferences. The more service you desire, the more you'll have to pay.

Another discount broker, TD Waterhouse, has been running a national ad campaign boasting of its services, including research capabilities, along with relatively low commissions. Typically, discounters charge commissions that are about half those of full-service firms, which provide more advice.

Beyond discount brokers are deep discounters such as E\*TRADE, Ameritrade, and Scottrade, which offer even lower prices. Some deep discounters advertise commissions of only \$10 or \$11 a trade, with special deals that go into single figures.

The lowest prices, for example, may be limited to trades you handle yourself over the Internet. You'll usually pay more if you phone in your order, especially if you need to talk to a broker.

Going beyond the advertised prices, though, you'll want to determine your actual costs. Is there a flat fee, a per-share fee, or a cost based on the size of the trade? Will you face extra fees for limit orders, transfers, insurance, administration charges, or late payments? Get an idea of how much you'll really pay, given your investment patterns, to see which discount broker can offer you the best price.

Finding a low cost is important, but the broker with the lowest cost might not be the best one for you. You also should look at other factors, such as the quality of the service and the statements you receive.

(Source: Retirement & Financial Planning Report published by *FedWeek*)

### Questions/comments to:

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